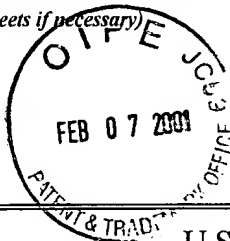


Form PTO-1449 (Rev. 2-32) U.S. Department of Commerce Patent & Trademark Office SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>	Atty. Docket No. CITI0089	Serial No. 09/313,297
	Applicant Joseph C. KAWAN, et al.	
	Filing Date May 17, 1999	Group 2761



U.S. PATENT DOCUMENTS

Examiner Initial	Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
	5,753,899*	5/19/98	Gomm, et al.	235	381	12/16/94
	5,710,886*	1/20/98	Christensen, et al.	395	214	6/16/95
	5,687,323*	11/11/97	Hodroff	395	230	6/3/96
	5,592,376*	1/7/97	Hodroff	395	214	6/17/94
	5,471,669*	11/28/95	Lidman	235	383	3/17/94
	5,224,162*	6/29/93	Okamoto, et al.	380	24	6/8/92

FOREIGN PATENT DOCUMENTS

Document	Date	Country	Class	Sub-class	Translation Yes/No
*WO 99/03076	1/21/99	WO	G07F 7	00, 10	N/A
*WO 99/03075	1/21/99	WO	G07F 7	00, 10	N/A
*WO 97/03423	1/30/97	WO	G07F 19	00	N/A

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	*Article entitled, "Electronic Banking Moves Beyond ATMs," B. Dunigan, Arizona Business Gazette, 10/19/97, Edition: Weekly, Section: Special Section, p. SS11
	*European Search Report, dated 3/20/2000, by Examiner D. Closa for Application No. EP 99 20 1528
	Article entitled, "Bricks and Clicks Partnership to Benefit Schools and Nonprofits Sponsored by IC One and Effinity Online, PRNewswire, 6/27/2000

EXAMINER


DATE CONSIDERED

6-4-2001


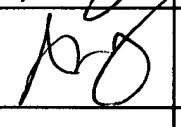
RECEIVED
FEB 12 2001
Technology Center 2100

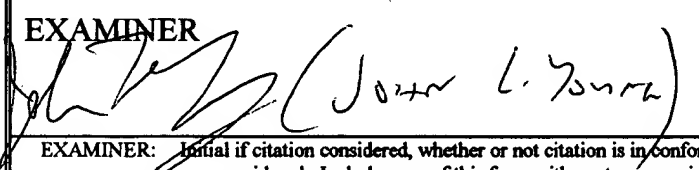
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.

Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. CITI0089		Serial No. 09/313,297	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				Applicant Joseph C. KAWAN, et al.			
				Filing Date May 17, 1999		Group 2761	

U.S. PATENT DOCUMENTS							
Examiner Initial	Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)	
	5,753,899	5/19/98	Gomm, et al.	235	381	12/16/94	
	5,710,886	1/20/98	Christensen, et al.	395	214	6/16/95	
	5,687,323	11/11/97	Hodroff	395	230	6/3/96	
	5,592,376	1/7/97	Hodroff	395	214	6/17/94	
	5,471,669	11/28/95	Lidman	235	383	3/17/94	
	5,224,162	6/29/93	Okamoto, et al.	380	24	6/8/92	

FOREIGN PATENT DOCUMENTS							
Document	Date	Country	Class	Sub-class	Translation Yes/No		
WO 99/03076	1/21/99	WO	G07F 7	00, 10	N/A		
WO 99/03075	1/21/99	WO	G07F 7	00, 10	N/A		
WO 97/03423	1/30/97	WO	G07F 19	00	N/A		

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	
	Article entitled, "Electronic Banking Moves Beyond ATMs," B. Dunigan, Arizona Business Gazette, 10/19/97, Edition: Weekly, Section: Special Section, p. SS11
	European Search Report, dated 3/20/2000, by Examiner D. Closa for Application No. EP 99 20 1528

EXAMINER 	DATE CONSIDERED 6-4-2001
--	-----------------------------

RECEIVED
MAY 12 2000
TC-2700 MAIL ROOM

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication.